

## Old Age, Disability, Death

First laws: 1925 (old-age pensions), 1935 (old-age and survivors).  
Current laws: 1971 (social assistance), 1978 (social insurance), 1984 (attendance allowances).

Type of program: Dual social insurance and social assistance system.

**Exchange rate:** US\$1.00 equals 0.60 pound (£).

### Coverage

**Old-age pension:** All persons over school leaving age; optional for non-employed under 20 and married women and widows who are covered by husband's insurance.

**Disability pension** (invalidity pension): All employed and self-employed persons; optional for married women and widows. Disability attendance allowances: All residents. All residents covered for social assistance.

### Source of Funds

**Insured person:** 4.5% of earnings up to maximum earnings of £483 a week. (1.8% for employed married women and widows opting out). Self-employed, 8.9% of earnings; non-employed, 8.3% of annual income: both, up to maximum annual earnings of £23,088.

**Employer:** 5.4% of earnings up to maximum earnings of £483 a week.

**Government:** Grant equal to 57% of contribution receipts. Pays all social assistance and other non-contributory benefits.

Above contributions also finance sickness, maternity, work injury, unemployment, prescription medicines and some medical services.

### Qualifying Conditions

**Old-age pension:** Age 65, men and women. Minimum of 156 contributions paid between the later of 1952 or date of entry to insurance and age 65. Yearly average of 50 contributions paid or credited gives full rate pension. Pension reduced pro-rata for average of less than 50. No pension if yearly average less than 10. Pension payable worldwide.

**Disability pension** (Invalidity benefit): Incapacity for work following entitlement to sickness benefit for 6 months. Minimum of 26 contributions paid since entry to insurance. 50 contributions paid or credited in relevant contribution year for full benefit. Benefit reduced pro-rata for less than 50. No benefit if less than 26.

Attendance allowance: Non-contributory. Person born in Guernsey or ordinarily resident in Guernsey for 5 years. Benefit paid after 3 months of severe disability (except if terminally ill). Maximum allowable income, £52,000 a year.

Invalid care allowance: Non-contributory. Paid to a person caring for severely disabled person for 35 hours or more a week and earning less than £70 a week from employment.

Maximum allowable income, £52,000 a year.

**Survivor pension:** Widows only. Deceased met qualifying requirements for old-age pension, or was a pensioner, at death.

Widowed mother's allowance: Payable to widows with at least one dependent child.

Widow's pension: Payable to widows over 40 without dependent children.

Death grant: Minimum of 26 contributions paid or credited between later of 1971 and date of entry to insurance and date of death. Full

grant if 45 contributions paid or credited in relevant contribution year. Grant reduced pro-rata for less than 45. No grant if less than 10.

Supplementary benefit: Non-contributory, means-tested social assistance for persons over 60, or incapacitated, disabled, caring for member of family or single parent.

### Old Age Benefits

**Old-age pension:** Full-rate benefit for insured person £98.00 a week. £59.75 a week supplement for dependent adult. £9 a week supplement for each dependent child.

### Permanent Disability Benefits

**Disability pension** (Invalidity benefit): Full-rate benefit, £81.12 a week. £47.40 supplement for dependent adult. £4.65 a week supplement for each dependent child.

Attendance allowance: £57.00 a week.

Invalid care allowance: £45.75 a week.

### Survivors Benefits

Widow's pension: £96.50 a week.

Widow's allowance: £132.50 a week for 26 weeks, plus £9.00 a week for each dependent child.

Widowed mother's allowance: £96.50 a week plus £9.00 a week for each dependent child.

Supplementary benefit: according to need but subject to maximum of £181.00 a week.

### Administrative Organization

Guernsey Social Security Authority.

## Sickness and Maternity

First laws: 1964 (sickness), 1971 (maternity), 1972 (medicines).

Current laws: 1971 (social assistance), 1978 (social insurance sickness and maternity), 1990 (medicines).

Type of program: Social insurance for cash benefits. Social assistance for means tested benefits. Universal system for specialist medical care, medical consultations and consultation grants.

### Coverage

**Sickness benefit:** Employed and self employed persons with earnings of £70.56 or more a week.

**Maternity allowance:** Employed and self employed persons with earnings of £70.56 or more a week.

Supplementary benefit: Persons incapable of work, single parents and pregnant women not cohabiting.

### Source of Funds

**Insured person:** See pension contributions, above.

**Employer:** See pension contributions, above.

**Government:** See pension contributions, above. Full cost of supplementary benefit.

### Qualifying Conditions

**Sickness benefit:** At least 26 reckonable contributions paid between later of 1965 or date of entry to insurance and, for full benefit, 50

contributions or credits in the relevant contribution year. Benefit reduced pro-rata for less than 50. No benefit if less than 26.

**Maternity allowance:** 50 reckonable contributions or credits, at least 26 of which are paid, in year preceding 13th week before expected week of birth. Benefit reduced pro-rata for less than 50. No benefit if less than 26.

**Maternity grant:** At least 26 reckonable contributions paid between later of 1971 or date of entry to insurance and at least 26 contributions or credits in relevant contribution year.

### Sickness and Maternity Benefits

**Sickness benefit:** £70.56 a week plus £42.12 for dependent adult and £4.65 for each dependent child.

**Maternity allowance:** £70.56 a week plus £42.12 for dependent adult and £4.65 for each dependent child.

**Maternity grant:** £198.00 lump sum payment.

### Medical Benefits

**Medical benefits:** Acute hospital accommodation provided by Government. Specialist medical services provided by specialist group practice contracted to Government. Medical prescriptions for £1.80 (no charge for over 65 and low income).

Grant of £8.00 towards cost of primary care medical consultation and £4.00 grant for nurse consultation.

### Administrative Organization

Guernsey Social Security Authority.

States of Guernsey Board of Health (for hospital services).

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## Work Injury

First law: 1925.

Current law: 1978.

Type of program: Social insurance system.

### Coverage

Employed and self employed persons.

### Source of Funds

**Insured person:** See pension contributions, above.

**Employer:** See pension contributions, above.

**Government:** See pension contributions, above.

### Qualifying Conditions

**Work injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Industrial injury benefit:** £70.56 a week plus £42.12 for adult dependent plus £4.65 a week for child dependent.

### Permanent Disability Benefits

**Industrial disablement benefit:** £86.10 a week if 100% disabled. Reduced benefit pro-rata for lesser disablement. No benefit under 20%.

Constant attendance allowance: For 100% disablement only.

Increase of industrial disablement benefit by £41.00, £61.00 or £81.00 a week depending on extent to which constant attendance is required.

### Workers' Medical Benefits

See Sickness and Maternity, above.

### Survivors Benefits

See Survivors Benefits, above.

### Administrative Organization

Guernsey Social Security Authority.

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## Unemployment

First law: 1964.

Current law: 1978.

Type of program: Social insurance system.

### Coverage

Employed persons whose earnings are £67.00 a week or more, but excluding married women and widows opting to pay reduced-rate contributions.

### Source of Funds

**Insured person:** See pension contributions, above.

**Employer:** See pension contributions, above.

**Government:** See pension contributions, above.

### Qualifying Conditions

**Unemployment benefit:** At least 26 reckonable contributions paid since entry to insurance. Full benefit paid if 50 or more contributions or credits in relevant contribution year. If less than 50, benefit reduced pro-rata. No benefit if less than 26.

Weekly registration at job centre to confirm availability for work.

Possible 10 week disqualification for leaving employment

voluntarily, misconduct and refusing suitable work.

### Unemployment Benefits

**Unemployment benefit:** £70.56 a week, plus £42.12 for adult dependent, plus £4.65 for dependent child.

Cash benefit limited to 180 days. Requalification for benefit requires 13 weeks in employment for at least 20 hours a week.

### Administrative Organization

Guernsey Social Security Authority.

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## Family Allowances

First law: 1943.

Current law: 1950.

Type of program: Universal system.

### Coverage

Residents with one child or more.

### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Whole cost.

**Qualifying Conditions**

**Family allowances:** Claimant born in Guernsey or present in Guernsey for at least 52 weeks in previous 2 years.  
Child must be under 16 or under 20 if still in full time education.

**Family Allowances**

**Family allowances:** £9.00 a week for each child.

**Administrative Organization**

Guernsey Social Security Authority.